



Health insurance

In Thailand, hospitals generally require a guarantee from the patient's insurance company or an advance payable by credit card or bank transfer.

It is important to note that, in principle, Swiss representations do not pay the cost of hospitalisation or medical repatriation.

Swiss nationals living in Thailand are therefore strongly advised to take out health insurance and join a medical repatriation company (e.g. [Reqa](#)), to avoid having to sacrifice personal savings or placing relatives in difficult financial situations.

In her [postulate of 04.05.2023](#), National Councillor Elisabeth Schneider-Schneiter drew the Federal Council's attention to the fact that health insurance costs are often too high for many of our fellow citizens living abroad, and to the refusal of several insurance companies to cover these people after a certain age. In its reply of 16.08.2023, the Federal Council suggested that a political solution to this problem is not currently on the agenda in Switzerland.

In the meantime, there are several options for taking out international insurance or local insurance in Thailand under certain conditions.

The following website of the Organisation of the Swiss Abroad (OSA) lists potential insurers in Switzerland: <https://www.swisscommunity.org/en/living-abroad/health-insurance/insurance-with-international-solutions>

The following insurance brokers can offer useful advice on taking out health insurance in Thailand:

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